



“Tools for Success” Webinar Series for Assets for Independence Grantees

Ready, Set, Save: Assessing IDA Participants’ Readiness

Johanna Barrero: Hello everyone, and welcome to the webinar **Ready, Set, Save: Assessing IDA participants’ readiness**. This webinar is the first in a new series called “Tools for Success” webinars designed for Assets for Independence grantees. My name is Johanna Barrero, and I’d like to welcome you all to our conversation today.

So, before we start today’s presentation, I’d like to begin with a few housekeeping items. If you’re having trouble dialing in you can listen through your computer using speakers or connecting a headset to your computer. If you’re having trouble connecting to the visual portion of this webinar, please send us an e-mail and we’ll send you the PowerPoint file as an attachment so that you can follow along. The e-mail address you can use is livemeeting@cfed.org.

I also want to let you know that today’s webinar is being recorded. You will receive a follow up email in the next few days with details on how to access the recording. We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We do encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel as you can see on the screen, and we will try to answer as many of your questions as we can during the presentation.

So, now that we’ve gotten those housekeeping items out of the way, I’d like to ask our panelists to introduce themselves and briefly describe the organizations they work for:

Ingrid, would you like to begin?

Ingrid Holguin: Sure. Hi, my name is Ingrid Holguin. I’m the IDA Program Manager here at Opportunity Fund in San Jose, California. Opportunity Fund is a CDFI and we’re a non-profit social enterprise organization. We work of course in California, but most of our work, especially in the IDA program is in and around this county and two additional adjacent ones. In addition to IDAs, Opportunity Fund offers micro and small business loans and also is involved in community real estate financing.

Johanna Barrero: Thank you so much, Ingrid. Mindy?

Mindy Maupin: Hi, my name is Mindy Maupin and I am the Asset-Builders Program Coordinator at Southern Good Faith Fund in Helena-West Helena Arkansas. We also have offices in Arkadelphia, Arkansas, and in Holma County, Clarksdale, Mississippi. So we serve the Mississippi and Arkansas Delta. The focus of our work at Southern Good Faith Fund is to assist low income families to gain an asset and to also have ownership in the community with whatever asset they choose to purchase. We do home repair, we also do home ownership, education and small business. Through our Asset Building Program we also provide credit counseling and home buyer counseling.

Johanna Barrero: Great, thank you so much Mindy. And I am your facilitator today, my name is Johanna Barrero and I'm a Program Manager with the Savings and Financial Security Team at CFED. CFED is a national nonprofit dedicated to expanding economic opportunity for low-income families and communities.

Today we'll talk about strategies that our guest organizations are using to assess their clients' readiness to enter and successfully complete IDA programs. These strategies involve establishing a referral process, developing effective screening mechanisms, establishing enrollment requirements, as well as program policies and procedures and providing support services to savers, as you are all probably very familiar with.

We'll follow a panel discussion format so rather than making a formal presentation, our guest speakers will be answering questions throughout the webinar.

By the end of this webinar you will learn from our guest speakers what their organizations are doing to better assess participants' readiness through their programs.

I should clarify that we will be talking about participants' readiness from two different angles:

- 1) One has to do with assessing participant readiness during the enrollment process
- 2) The second one has to do with assessing participants' readiness to purchase an asset

We hope that hearing from other practitioners will help you identify new strategies to determine if your clients are ready to enroll in your program and if they are on track to meet their savings goals. This in turn will help you lower your attrition rate. I'd like to start us off by asking all of you to think about times when you have worked with applicants who you determined were not ready to open an IDA.

What barriers were those applicants facing?

To capture your input during this webinar, we'll do a couple of quick polls. You will see on your screen the question I just asked as well as a set of potential answers. And I'd like to ask you to please choose all the answers that apply. This is not a comprehensive list of answers, so if you don't see your answer in the answer key, please click on *other*.

Poll # 1: What barriers to readiness do you frequently see among your applicants?

- Credit/ChexSystems issues
- Unclear goal
- Unstable personal circumstances
- Unsure of applicant commitment to the program
- Other

You will also be able to see the results of this poll on your screen in a couple of minutes.

Ok, so we are just going to give you all a couple of minutes to respond to the poll.

We're going to take a couple of minutes, well, less than a couple of minutes to finish polling and I will look at the answers and we will talk a little bit about that.

Ok great. So thank you so much for answering the poll. I have the answers in front of me and what we see is that 46% of you checked unstable personal circumstances as the main barrier to readiness among your applicants. We also see that 21% of you checked Credit-ChexSystems issues. The next one was unsure of applicant commitment to the program at 16% and unclear goal at 10%. So definitely, unstable personal circumstances and credit/ ChexSystems are the most important ones.

So now I'd like to turn it over to our panelists and talk about some of the things you have done to address those challenges.

Mindy, has your experience been similar or different and how so and what are some of the strategies you've used to determine whether a participant is ready for an IDA or not.

Mindy Maupin: According to what the poll answers were, ours are pretty similar but what we do with our IDA program is when someone comes in, most of the times they just come to enroll because they've heard of a matched savings program. At the time they may have a sense of direction and really know what they want to save for, and then, there may be some that are so out there that we kind of have to rein them in. So what I typically do when they come in is I'll talk to with them and see what they're planning on saving for and kind of where they are right now in their lives. One of those

answers was just not ready, credit ready, or personal obstacles or issues. So, by just talking with them at orientation I can get a feel if they're really ready or they're just excited because someone told them about it so during the orientation, in preparation to enroll, we'll see if they are in fact ready to enroll in the program.

Johanna Barrero: That's great. Ingrid, what has been your experience?

Ingrid Holguin: I think, maybe I have to pull it back one step. One of the things that we do, or the way we do outreach, let's say, is we work with partner agencies, and those can be educational institutions or social services agencies. And in our work with our partners, we do training around what the eligibility requirements are, so on these particular topics that came up, it seems that because of how our partners do their outreach based on what they know the criteria is, I think we get a little bit of these things screened out at this point. Our next step is that all of those folks attend an in-person orientation that our staff leads, usually at partner sites. Those presentations go through eligibility requirements so we see that we lose some people there. Then the final step for us is that we have a one on one screening process where we have a discussion with clients. Typically by that time, what we find is that the principal reasons for dropping out are harder eligibility things like they can't produce the documentation we need or they thought they would be ok with the eligibility based on income, but they're not. I think that because we have a couple prescreening things that we do, we have fewer people that are coming in with these kinds of issues, particularly the unstable personal circumstances. The two others that came up, the ChexSystems and credit report, at least for the AFI program we don't screen for Chexsystems, and CitiBank has been ok with that for now. That's not true for another product where there's a different kind of account. And with the credit, again, because we aren't focused on home ownership, we don't usually screen out for low credit. What we do screen out for is if applicants have public records, for example tax liens or outstanding child support payments. What we ask clients to do is to take care of those things because we don't want to encourage them to have savings that could be garnished. So we do screen out for that particular issue.

Johanna Barrero: Great, thank you so much Ingrid. We do recognize that some of the strategies for enrolling clients for different asset purchases may vary, like you mentioned just now. In prior conversations with both of you I've also learned that you've each been more successful in some areas than others – so I'd like to move the conversation now to focus more specifically on saving for education.

Ingrid, what are some strategies you've used when enrolling specifically for education IDAs?

Ingrid Holguin: Sure, as I mentioned before we put a lot of emphasis on working with partners. For the education IDAs we do a lot of work with schools and those can be 4 year colleges, like our local ones, and we do a lot of work at the community college level. The education IDA is wonderful, because the 6, 000 dollars can almost pay for a full 2 years, which is an AA degree. And we also work with high schools or organizations that work with high schools. In any case, the programs are focused on college readiness. In this way, we end up kind of limiting the universe of folks that we outreach to for that program. We hold orientations and events at the educational institutions. I think the principal thing that helps us get qualified enrollees or folks we think will be successful is that they need to show proof of enrollment in an accredited post-secondary institution. What that means is that if we're working at a high school, we can start working with guidance counselors and financial aide staff during the student's senior year in high school only and we try to enroll them in the spring which gives them for a two year education IDA, a head start to save for 6 months and then 18 months while they're in school. And we usually have enough documentation that can demonstrate that these students are committed or already accepted in school, so I think those are the basic things that are in the slides.

Johanna Barrero: We just got a question from one of our participants and the question for you Ingrid is: Do seniors have to be 18 to enroll?

Ingrid Holguin: No, we can work with kids as young as 16 but, even with the 18 year olds, we get the parents involved as co-applicants. So, no, the more important criteria is that they are no more than 6 months away from when they would begin their post-secondary education and that they have proof of enrollment.

Johanna Barrero: Can you give us examples of educational institutions that you work with and how you formed those partnerships?

Ingrid Holguin: Sure, I'll talk about San Jose State University. We work with their financial aid office and their equal opportunity office. We train the staff that works with students to highlight what the IDA is and what the eligibility requirements are and how the IDA can be part of a broader financial aid package for their students. Obviously \$6,000 isn't going to resolve a big chunk of their education costs but it can help with summer courses that their financial aid package won't cover. So we make it part of the financial aid package.

An example for high schoolers is a non –profit called Glow Foundation and they have programs at high school all around college readiness so we have a partnership agreement with them that at some point in their 2 year program, during the student's senior year, they invite us in to do the orientation presentation. Then we collaborate

with their staff to set up 1 on 1 screenings. And we go to the school sites to do those screenings.

Johanna Barrero: Another question Ingrid. Is parents' income included in eligibility calculations?

Ingrid Holguin: The way we calculate income is that we require all participants to submit their most recent year's federal tax return, so this year up until after April 2012 we will be requiring the 2010 tax return. And the person needs to appear on the tax return so it could be the filer, the spouse or a dependent. It is the households' income we look at and we use the adjusted gross income line to determine whether that household is at or below the 200% of federal poverty. Occasionally we have someone who doesn't have a tax return so we use alternative methods. We talk about their other sources of income and we get a document from the IRS that verifies that they in fact did not get a tax return.

Johanna Barrero: Thank you. Mindy, I'd like to ask you what your experience has been with education IDAs, in terms of strategies for enrollment?

Mindy Maupin: Typically, in the office that I work in, in Helena, Arkansas, we have a lot of nontraditional students so we don't deal with high-schoolers at all really. People will hear about the program and want to enroll for themselves and they're all adults. We require that they show proof of enrollment and we require them to fill out an educational plan that lays out why they are going to school, why they chose that, what profession it will lead to and where they plan to be at the end of achieving that degree or goal. We do partnerships with different community colleges and universities because we do have offices in 2 other areas. Another thing that we do since we are a VITA site is we help complete FAFSA forms to make the process easier. And once a year our community college has an annual College Goal Sunday so we'll go and assist in tax preparation or talk about the services that we offer. And we do partner with our comminute college program Community Pathways and if they aren't eligible for that we tell them to come to our IDA program for education.

Johanna Barrero: Thanks Mindy. I'd like to continue and move onto homeownership IDAs. Mindy can you tell us about your experience working with homeownership savers and what has worked for you?

Mindy Maupin: OK, what has worked really well for us over the last 3 years we've had a homebuyer credit counseling person on staff. Before we had that person it was the IDA program coordinator's duty to work with the participant on enrollment and credit issues

they may have and we didn't have the true expertise so when participants enroll they agree to policies and procedures to follow. They can't miss more than 3 deposits and they can only make emergency withdrawals. This sets a higher standard for what we do and our expectation for them for homeownership is that they work on their credit so they can get a traditional mortgage. That's where the mandatory credit repair comes in; we have a bank product called a credit builder's cd where if they need to increase their score and their credit is ok then they will open a cd, the bank will do a loan against it and they'll repay it and that's reported to the credit bureau. The credit counselor does not do the work for them. They come on one on one and call creditors and they make payment plans, they write letters; so they're very invested in what they do. While they do this, they attend homebuyer training and economic management classes, so when they enroll they have to be really committed and dedicated to what they're saving toward. Throughout the program we encourage them and have them stay on course, work on their credit and the end result is that we've had more asset purchases in the homeownership section. And what has made that so strong is having a credit counselor on staff willing to work with them from beginning to end.

Johanna Barrero: I remember when we spoke before the webinar you mentioned that that had been the one factor in making this program more successful. Can you tell us a little bit about what you've done in terms of your policies and procedures to improve the program?

Mindy Maupin: As I briefly mentioned before, we were more lenient about withdrawals and people in the program dragging along. So we established a policy and procedure that outlined their responsibility. Before that, we would loosely adhere to it. But now, when they enroll, like I said before, they cannot miss 3 deposits. They have to take all their classes; they can only do withdrawals for emergency purposes. If they miss more than three deposits we will drop them. They can come back and enroll at a different time. With us being stricter with policies, it's made our program stronger, with better attrition rates. People know when they come in they have a purpose, an expectation and it makes it a stronger asset purchase and a stronger participant because we have a higher expectation.

Johanna Barrero: Excellent. I'd like to move on to savings for a small business. I'll ask Ingrid to talk about strategies to assess enrollment readiness for small business savers.

Ingrid Holguin: For small business savers, some of the things are the same. We rely on partnerships with other programs, of the sort that help typically women at least in our area. Unfortunately seemingly only that. With business training, helping them with business plans. Sometimes when we get somebody who directly applies to us and their business idea isn't strong enough we will refer them to one of these agencies and they

will come back to us afterward. Either way if they come to us via a partner or not, we don't actually require a business plan. Even for those that have a business plan we still have a form called IDA business assessment where we ask basic questions like if they have a business license, which we do require for them to withdraw money, whether or not they have a business plan. More importantly we interview them based on four part questionnaires. The four concepts are operations, meaning things like how long have they been in the business, are they qualified, do they know what they're doing, if this person knows that line of work. The second area has to do with marketing and see how well the client understands who the competition is and how they market their business. The third area is sales and the fourth area is administration and we ask things like, for example for massage therapists, are they licensed, do they track expenses and revenues. And we score them from a 0 to 1 in .25 increments meaning the highest score is a 4 and the lowest is a 0 and our policy is to screen out applicants who are lower than a 2. And we do screen out those folks and the reason we do that is in general in all of our programs we only want people who will be successful,. It's damaging to folks who are not successful. Where possible we do refer them back to somebody who can help them get ready but we also use homework. We try to be very specific and in some cases the homework may be you need to come back with a business plan in other cases it may be more discrete, like you need to get the license but we do send them away with homework. And if they come back we screen them on if they completed the homework they were assigned. This may be for the business clients' one of the most important things that we do. And by the way opportunity fund originally did require a business plan but that was not a really good screen. It ended up being more of a bureaucratic requirement. Whereas a good interview allows you to more quickly see if that applicant is ready to move forward on their business idea.

Johanna Barrero: Thank you Ingrid. I have a couple of follow up questions. You mentioned you don't ask for a business plan but you do use a scoring system and some other tool you've developed and one of our participants wants to know if we can get a copy.

Ingrid Holguin: Sure, the one I'm looking at now, we just developed in October for this year. I'm happy to share what we were using before the one before was really open ended in terms of how to do the scoring because previously we had a small business advisor who would do these assessments for us. That has changed since my joining so they new one is more prescriptive with specific questions and allows us to get more constant scores in our interviews. Now a 2 for one case manager is likely to be a 2 for other case managers. So I'm happy to share this document but just letting everyone know we've been using it since October.

Johanna Barrero: That would be great. And actually, we will be getting back to all participants with a link to the recording and additional materials. I'd like to ask Mindy to talk about southern good faith funds enrollment strategies for small business savers.

Mindy Maupin: OK, I liked the idea of the formal screening process. We don't have anything on paper but when someone comes in we have a lot of people come in with a business idea and when they come in at that time we'll talk to them about the idea and there's been times when we've said you might need to think about and bring back some research or if it's something even feasible. So I'm excited to see what that tool looks like. That will be helpful in the screening part. What we do in Helena, we don't have a small business development center or anything like that until through our strategic planning process there's a business incubator run by a nonprofit called thrive and they have small business courses. We link our participants with them and they provide technical assistance with pretty much everything, with the marketing, with the financials with whatever part they need help. They are required to write a business plan with the feasibility. Once they write the plan they have to reflect what they will use their IDA savings for. So me and the other staff persons look at it together and if we feel something needs to be revised we ask them to do that. Our hopes is that they will not stop with the IDA and are learning something in case they get bigger and want to access other financing. They can use that business plan and add to it. So through the course we offer financial management course they also have to take some kind of business training whether it's online or through thrive. We are pretty strict about that.

Johanna Barrero: Do you find you work mostly with people who want to start new businesses or do you find you work with people who are operating business already and they want to expand?

Mindy Maupin: Most in Helena is people that have business already and they want equipment or inventory or supplies. It's been a little bit since I've had a brand new business. I'm hesitant because they have to little experience so the process of feasibility is longer. So most of the ones are existing and they want to expand.

Johanna Barrero: Ok. Now I'd like us to think about clients who are already enrolled in the program and how do you determine their readiness to purchase an asset.

Let's go ahead with our second poll. This time we'd like to ask you to think about times when you've worked with accountholders who were unable to purchase an asset by the end of the savings period.

What barriers were those accountholders facing?

Poll # 2: What barriers to asset purchase do you frequently see among your accountholders?

- Credit/ChexSystems issues
- Insufficient savings
- Changed their mind
- Unable to meet the requirements
- Other

You should be able to see the question on your screen as well as a set of potential answers. Please choose all the answers that apply.

You will also be able to see the results on your screen in a couple of minutes.

Thank you. I'd like to go over the answers. It's pretty much there's 3 answers that rank equally: insufficient savings is the main reason why participants can't purchase an asset, then we have unable to meet requirements so that speaks to the attrition rate then the credit or ChexSystems issues

Now I'd like to turn it over to our panelists. Mindy and Ingrid, how do these answers relate to your experience?

Let's start with you Ingrid.

Has your experience been similar or different, and how so?

What are some general strategies that you think have been effective in helping your clients reach their asset purchase goal?

Ingrid Holguin: I think that the biggest thing that we do is everything that gets done before enrollment and when we look at and were just starting to collect data. If we look at the number of people that are touched by our partners and outreach efforts and whittle that down to who goes to orientation and the prerequisites for us like the 10 hours of financial education those clients who actually open an account. It's for every person we enroll we assists through 3 to 4 others through this entire pre enrollment process. We do some other things and one of those is before they open the account we do another training on the use of funds and I failed to mention earlier. We also have a supplemental application piece which isn't as thorough as Mindy's. So we remind them to rethink where they are in their planning and school and we encourage them to wait if

they need to. We remind them on things such as they can only use their education money for accredited schools so every so often people want to attend schools that aren't accredited. So they have to check with us if they change plans we also have case managers who are the same case manager who enrolls them. So we encourage clients to call, we send out newsletters we try to be accessible and we make specific calls 6 months prior to the savings end date which is always 2 years and even if were busy we will definitely call those folks who haven't made any matched withdrawals. We make it really easy for people to use their money. We have a system called IDA+ online where people can log on and they can see their balances and their matched savings they can change their address and other admin pieces and for education savers they can make their withdrawal requests online. We will only make checks out to accredited school or their bookstores so if the request falls in line with their application we don't require them to send in a receipt or invoice with that online request we will go ahead and cut the check and mail it out. So making it easy has been a key piece to helping people invest their money in their asset goal.

Johanna Barrero: Thank you Ingrid and I think we've moved on to education savers. Mindy would you like to share your experience with us.

Mindy Maupin: Mine is similar to what Ingrid has already said the thing that helps our participants is because when we mail out the IDA statements we make a personal note encourage them for savings or we tell them they missed a deposit. The communication is open and the same [person who enrolled them is their case management. We also remind them that they have so many months until they reach their goal. Other than that it's pretty similar to what Ingrid said that they do.

Johanna Barrero: Thank you. Let's look at strategies to help homeownership savers. Mindy, can you tell us about your strategies to help clients who want to buy a home?

Mindy Maupin: Like I said before, they aggressively work with our credit counselor. When they enroll in our IDA program for homeownership they do our IDA application they also fill out a commitment for to the credit counselor. Once she meets with them she pulls their credit to see where they are and goes from a starting point and tells them the expectation. Some come in and their not really ready for them they can enroll but it will take them longer but the expectations are established in the beginning that we can do this but maybe not in 6 months. The credit counselor helps them look for a home, look for a lender and securing a lender. When they get to that process I work very closely with the credit counselor so I know where they are from point a to point b. and then we work with them at their pace and within their mean. Just because their credit score is ok they might not be ready to be a homeowner so we need them to the expectations, the

classes, the time it take to work on their credit. So what really helps is setting that expectation up front and carrying through with it.

Johanna Barrero: Great finally, let's talk about effective strategies to help your clients save to start a business. Any examples you can think of Ingrid?

Ingrid Holguin: As an introduction I wanted to mention one thing we've learned that ties education to the small business which is an indicator of something we're not doing. This past summer we had an intern help us do evaluations on why people drop out of the program. She ran the numbers on two groups one is asking the question what the difference between the profile of drop outs vs. graduates. Another cut is what's the difference between folks who applied but never enrolled. The comment that I want to share: one of the most interesting things we found is that while we get more clients referred by educational institutions and those potential applicants are more likely to enroll compared to clients from social services agencies, it is the social service agencies referral who are more likely to graduate than those who come to us from educational institutions. We were very surprised by that finding and it relates to that question of being able to purchase the asset. One of the things we feel we aren't doing well for education savers is enough support throughout their tenure. Our hypothesis is that folks from social service agency are receiving support from those agencies. Helping them with issues we can't help them with. Those from school don't have that type of support so we are looking at ways to be more proactive to create some sort of proactive communication. That links to small business savers because many of our small business savers come from partner agencies that give them support while they are in the IDA program. We do require the small business saver to have 2 meetings with a small business adviser. Those two meetings are critical for the success of the small business savers. We call them business technical assistance sessions where we focus on mechanical things like getting a business license, where they are in their business, we walk through with them on how they want to use their IDA savings and we look at that compared to where they are in their deposit history. If someone says I need to spend 400 dollars on a commercial cookie mixer in 2 months but their savings doesn't match up then we talk to them about how to save quicker or change their plans so they're ready to save. We do go through the same categories of business assessment that we do at the screening and once again we rank them on a scale of 1 to 4 and the final piece is for those who rank a 3 or greater we qualify them for the business capitalization account.

Johanna Barrero: Sorry, I don't mean to cut you off but we have a lot of questions from participants so Mindy can you give us your comments on helping small business savers?

Mindy Maupin: what we do with our small business savers is we refer them to get help with our partner organizations but I also follow up with them to make sure at enrollment we give them a business plan outline to see if they need help with that because it covers the same thing that Ingrid has in her assessment about organization, administration, marketing and sales. We make sure they're on path with that and if they need assistance in any other way we refer them to our partners.

Johanna Barrero: Thank you Mindy, the first question is actually for you and it says; does Mindy have specific questions that help her gauge whether a saver is ready for homeownership?

Mindy Maupin: I don't know if there are specific questions. You can just ask them why they want to purchase a home and we ask them: why do you want to purchase it? And where are you now in your life? That's what the credit counselor does in the intake form. The questions ask why you want to save for a home, the credit is another part of it. Once she looks at the credit score she can be realistic and tell them what is going to take. Sometimes that process will weed people out because people don't want to work on their credit another thing is they don't realize what homeownership encompasses. So she talks about insurance and responsibility for the house. So within the IDA enrollment and as well as the credit counseling enrollment we get a gauge at where each person is. Then just asking them why they want to be a homeowner. Because everyone says it's the American dream but it's not a reality for everyone. We've had participants come in who weren't ready. So the counselor works with them and then when they're ready they will enroll for homeownership.

Johanna Barrero: Thank you Mindy; so it's more of an informal process. So the next question is for Ingrid. A lot of people had questions about IDA plus online. So could you say a little bit more about what it is and how programs can access it?

Ingrid Holguin: It's an online portal, if anybody uses Vista Shares outcome tracker it is a feature that you can use in that program to create an online portal so that when the clients log in they can create a username and password they have a client view into OT client tracker where they can see some information in a form that is client friendly, it includes their savings and their earned match. We upload from our bank data only once a month so it's a month behind because we can't do it more often and it has these other features. If anyone is interested there are two things we could do. One is Gwendy Donaker Brown, Opportunity Fund's policy director should be back from maternity leave soon and she's done webinars on that topic so if there's interest CFED or Johanna could follow up and also Vista Share folks would be an important resource for anyone who has to communicate with their Vista Share folks to ask them about that.

Johanna Barrero: We've reached the end of our time today. We will try to follow up on those questions we haven't answered.

I'd like to once again thank our panelists Mindy Maupin and Ingrid Holguin, and all of you for joining us for this webinar and for your interest.

If your question didn't get answered and you'd like to follow up, please contact us by email at jbarrero@cfed.org

Also, keep your eyes open for upcoming webinars of this series. The next one will be held on January 18 and will cover Strategies for Fundraising.

Thank you very much, everyone. Have a great rest of the day.